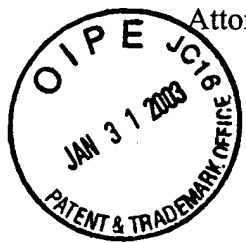


#21E
2/5/03
A.W.



Attorney Docket No.: 2097-024

PATENT APPLICATION

IN THE
UNITED STATES
PATENT AND TRADEMARK OFFICE

In Re U.S. Patent Application)
Applicant: Horowitz et al.)
Serial No.: 09/288,757)
Filed: April 8, 1999)
For: DENTAL INSURANCE)
ELIGIBILITY)
DETERMINATION AND)
UTILIZATION)
RECORDATION)
SYSTEM)
Examiner: Samuel G. Rimell)
Art Unit: 2175)

*I hereby certify that this
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AMENDMENT (NO FEE),
Assistant Commissioner for
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on January 31, 2003.*

[Signature]
Max Shafital

AMENDMENT AND COMMUNICATION

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Assistant Commissioner for Patents
Washington, D.C. 20231

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Dear Sir:

If any charges or fees must be paid in connection with the following communication, they may be paid out of our Deposit Account No. 50-1325.

In response to the Office Action dated January 3, 2003, Paper No. 20, please consider the following amended claims and remarks toward reconsideration of the present invention and passage to allowance thereof.